



WEALTH ALLIANCE PORTFOLIO 3



Information is correct at 31 March 2019

FUND FACTS

	OBJECTIVE	To achieve stable investment returns over longer time periods from a medium risk portfolio of assets
	INVESTMENT STYLE	Active & Indexed

IRISH LIFE RISK LEVEL (IL)

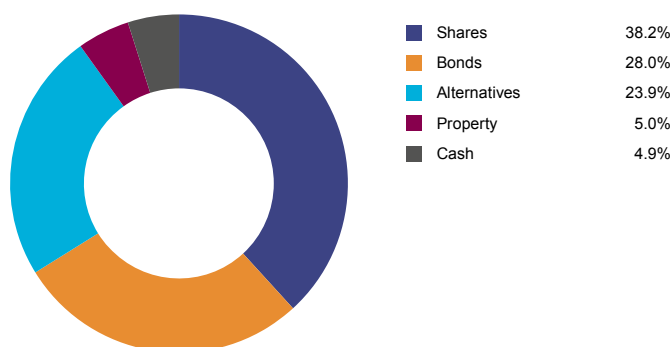
IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK						HIGHER RISK

FUND DESCRIPTION

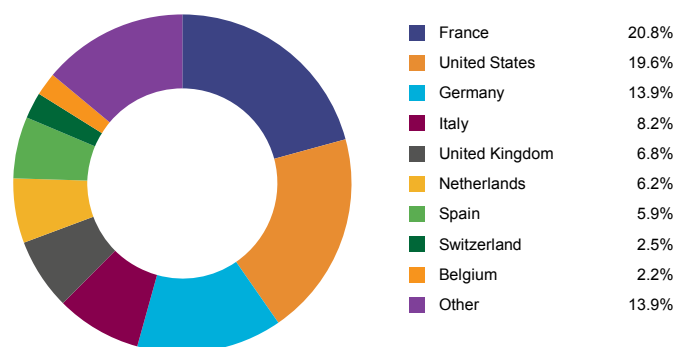
This fund will normally have large asset allocations to cash and fixed interest investments. The majority of fixed interest investments will be low risk government and corporate bonds. To provide diversification, the remaining assets are invested in equities, property and alternatives. The equity holding will normally invest in developed markets, with small exposures to other regions or sectors. Investors in this fund are looking for modest investment returns over the longer term and are prepared to accept some investment risk to achieve this and the possibility of capital loss particularly in the short term. In addition, the Dynamic Share to Cash (DSC) model will operate on a portion of the fund.

Warning: If you invest in this product you may lose some or all of the money you invest.

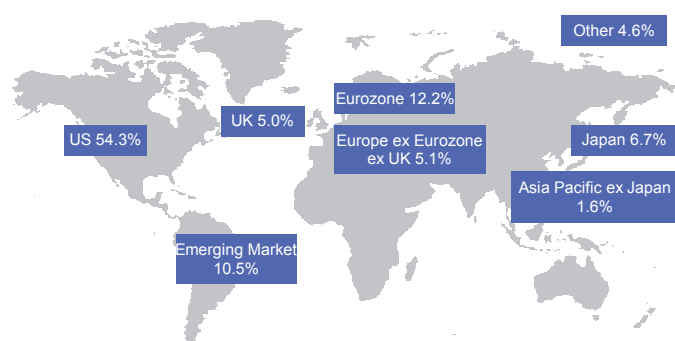
ASSET ALLOCATION



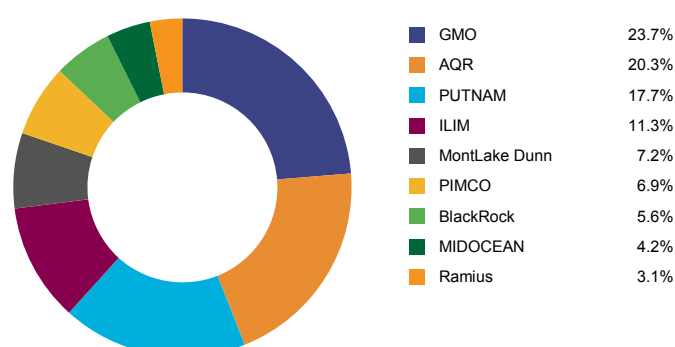
BOND COUNTRY DISTRIBUTION



SHARE REGIONAL DISTRIBUTION



ALTERNATIVES LISTED BY MANAGER



The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time. Underlying funds or investments may be subject to incentive fees. High Yield Bonds are sub-advised by an external manager. This fund may borrow to invest which increases both the risk and opportunity for return.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with Wealth Alliance to meet the needs of a specific client risk profile.

Warning: This fund may be affected by changes in currency exchange rates.



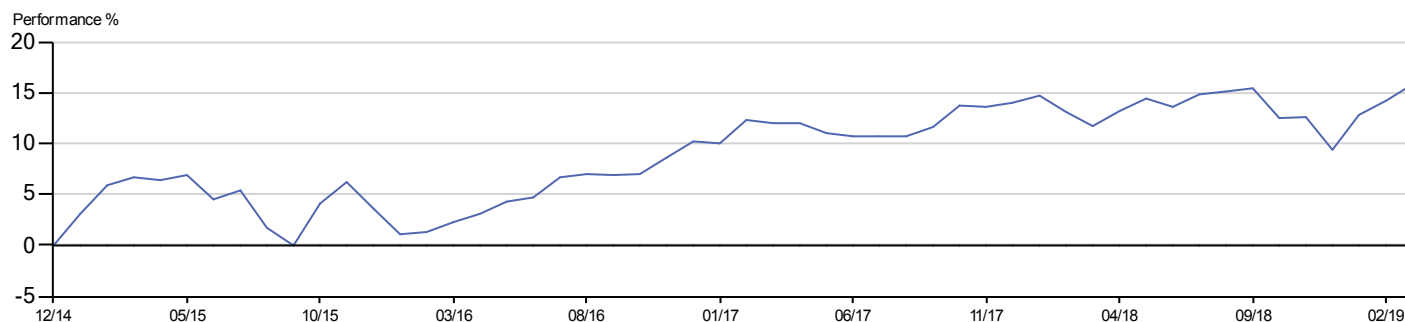
CALENDAR YEAR RETURN

	2015	2016	2017	2018	YTD
Fund	2.59%	6.40%	3.46%	-4.05%	5.88%

PERFORMANCE AS AT 31/03/2019

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	1.41%	5.88%	3.69%	4.24%	3.48%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 1.20%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 09 Dec 2014; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>